

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 District of Puerto Rico

In re:  
 GREGORIO DE LEON RIVERA  
 MONIQUE MAISONET ROVIRA  
 Debtors

Case No. 12-08649-ESL  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0104-3

User: admin  
 Form ID: b9i

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Oct 31, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2012.

db/jdb +GREGORIO DE LEON RIVERA, MONIQUE MAISONET ROVIRA, URB SAN RAFAEL ESTATES II,  
 201 CALLE LIRIO, BAYAMON, PR 00959-4178  
 smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140  
 smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
 smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,  
 SAN JUAN, PR 00918  
 3571937 +ACADEMIA SANTO TOMAS DE AQUINO, PO BOX 1968, BAYAMON PR 00960-1968  
 3571939 +ASOCIACION PROPS SAN RAFAEL ESTATES, PO BOX 1043, SABANA SECA PR 00952-1043  
 3571940 ATT, PO BOX 192385, SAN JUAN PR 00919-2385  
 3571941 BANCO POPULAR DE PUERTO RICO, PO BOX 3229, SAN JUAN PR 00936  
 3571942 BP-CRLINE, PO BOX 2708, SAN JUAN PR 00936  
 3571943 +CITIFINANCIAL, 300 SAINT PAUL PL, BALTIMORE MD 21202-2120  
 3571946 COOPERATIVA SAGRADA FAMILIA, PO BOX 102, COROZAL PR 00783-0102  
 3571947 +CORREA TIRE DISTRIBUTOR, PO BOX 361582, SAN JUAN PR 00936-1582  
 3571949 +CVF CAC, PO BOX 10525, GREENVILLE SC 29603-0525  
 3571944 +Claro, PO BOX 360998, SAN JUAN PR 00936-0998  
 3571945 Colegio Zaenid, URB RIVERVIEW, AK1 CALLE 10, BAYAMON PR 00961  
 3571951 FIRST FEDERAL SAVINGS, PO BOX 9146, SAN JUAN PR 00908-0146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: miguelrodriguezrobles@gmail.com Oct 31 2012 19:55:45 MIGUEL A RODRIGUEZ ROBLES,  
 Cond Riberas de Rio Hondo, 100 Calle Rio Espiritu Santo Apt 101, Bayamon, PR 00961-3290  
 tr E-mail/Text: enotice@chl3sju.com Oct 31 2012 19:58:07 ALEJANDRO OLIVERAS RIVERA,  
 ALEJANDRO OLIVERAS CHAPTER 13 TRUS, PO BOX 9024062, SAN JUAN, PR 00902-4062  
 smg E-mail/Text: ustpreregion21.hr.ecf@usdoj.gov Oct 31 2012 20:02:57 US TRUSTEE, EDIFICIO OCHOA,  
 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922  
 ust E-mail/Text: ustpreregion21.hr.ecf@usdoj.gov Oct 31 2012 20:02:56 MONSITA LECAROS ARIBAS,  
 OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING, 500 TANCA STREET SUITE 301,  
 SAN JUAN, PR 00901  
 3571938 +EDI: AMEREXP.COM Oct 31 2012 19:18:00 AMERICAN EXPRESS, PO BOX 981540,  
 EL PASO TX 79998-1540  
 3571948 +EDI: CREDPROT.COM Oct 31 2012 19:18:00 CREDIT PROTECTION ASSOCIATION, PO BOX 802068,  
 DALLAS TX 75380-2068  
 3571950 +E-mail/Text: bknotice@erccollections.com Oct 31 2012 20:03:47 ENHANCED RECOVERY CORP,  
 8014 BAYBERRY RD, JACKSONVILLE FL 32256-7412  
 3571952 +EDI: SEARS.COM Oct 31 2012 19:18:00 SEARS/CBSD, PO BOX 20363, KANSAS CITY MO 64195-0363  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3571936 GREGORIO DE LEON RIVERA, XXX-XX-1107

TOTALS: 1, \* 0, ## 0

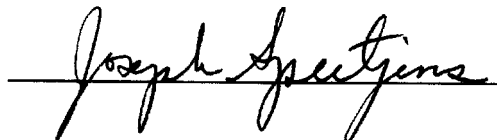
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 02, 2012

Signature:



District/off: 0104-3

User: admin  
Form ID: b9i

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Oct 31, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 31, 2012 at the address(es) listed below:  
NONE.

TOTAL: 0

UNITED STATES BANKRUPTCY COURT District of Puerto Rico

**Notice of  
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/30/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

GREGORIO DE LEON RIVERA  
URB SAN RAFAEL ESTATES II  
201 CALLE LIRIO  
BAYAMON, PR 00959

MONIQUE MAISONET ROVIRA  
URB SAN RAFAEL ESTATES II  
201 CALLE LIRIO  
BAYAMON, PR 00959

Case Number:  
12-08649-ESL13

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-1107  
xxx-xx-5161

Attorney for Debtor(s) (name and address):

MIGUEL A RODRIGUEZ ROBLES  
Cond Riberas de Rio Hondo  
100 Calle Rio Espiritu Santo Apt 101  
Bayamon, PR 00961-3290  
Telephone number: 787-549-2839

Bankruptcy Trustee (name and address):

ALEJANDRO OLIVERAS RIVERA  
ALEJANDRO OLIVERAS CHAPTER 13 TRUS  
PO BOX 9024062  
SAN JUAN, PR 00902-4062  
Telephone number: 787 977-3500

**Meeting of Creditors**

Date: **November 30, 2012**

Time: **08:00 AM**

Location: **OCHOA BUILDING, 500 TANCA STREET , FIRST FLOOR, SAN JUAN, PR 00901**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **2/28/13**

For a governmental unit (except as otherwise  
provided in Fed. R. Bankr. P. 3002 (c)(1)): **4/28/13**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 1/29/13**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has not filed a plan as of this date. The hearing on confirmation will be held:

Date: **December 21, 2012**, Time: **11:00 AM**, Location: **300 RECINTO SUR STREET, COURTROOM 2 SECOND FLOOR, SAN JUAN, PR 00901**

The confirmation hearing may be continued from time to time by announcement at the confirmation hearing of the continued date and time without further written notice.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

Jose V Toledo Fed Bldg & US Courthouse  
300 Recinto Sur Street, Room 109  
San Juan, PR 00901  
Telephone number: (787) 977-6000

**For the Court:**

Clerk of the Bankruptcy Court:  
MARIA DE LOS ANGELES GONZALEZ, ESQ.

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 10/31/12

## EXPLANATIONS

B91 (Official Form 9D) (12/11)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts Website: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	